Said the Client to the Architect How about-

for the inside work on that hundred-odd homes for work-The Perfect Water Paint men down in E-

"Just the thing. I intended to specify it, for I know this water paint from past experience. When I specify it here, I save you money, for ZEMENTINE is considerably cheaper than other paint, yet, in appearance and enduring qualities, it will stand up against other paints that cost much more. "Here's another important factor. The workmen who will live in these homes are above the average; they are solid, intelligent workingmen, who will take an interest in their homes and see workingmen, who will take an interest in their homes and see that they are kept in condition. ZEMENTINE being so inexpensive, you'll find that they will use it frequently and thus keep their homes in a state of cleanliness and repair."

"That sounds good to me. Go to it."
Used on all solid inside surfaces, plain and decorative. White and color. By the bbl., 7c lb.—smaller lots, 8c lb. Special price to contractors. Sample on request. On the market over 25

> Householders can buy it in 2-lb. cartons AT DEALERS-20c Carton JOHN C. OETERS, Mr. 1242 North Mar S.



The Quality Question.

When we say so much about delivery and time, don't get an idea that we forget quality. Not at all-but we keep it in its place.

Much of the lumber in a building is like the bones of a body-it is for strength, not beauty, and will be covered up; but flooring is for beauty as well as for use-and so we have the exclusive sale here of the famous "ACORN" flooring-the best oak flooring that experience has discovered. Like your pet car and your wife's piano, its name proclaims its quality.

After all, age, quality and good business methods all go together. They don't come by accident, either. The lumber business that combines them has taken half a century to grow.

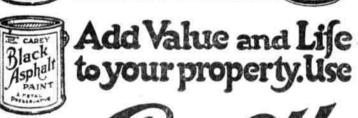
We're building to last. If you want to do the same, see that the lumber comes from LLOYD.

William M. Lloyd Company ESTABLISHED 1868

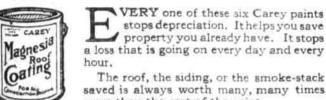
29th Street and Ridge Avenue, Philadelphia SOUTHERN OFFICE, CHARLESTE, S











stops depreciation. It helps you save property you already have. It stops a loss that is going on every day and every

The roof, the siding, or the smoke-stack saved is always worth many, many times more than the cost of the paint.



Fibre Coating, Magnesia Coating, or Universal Coating will add years of life to any kind of roof. Noahs Pitch will stop leaks in any kind of roof. Black Asphalt Paint will protect metal while Carbon Paint is best where the metal is heated. The only question is, "What product is the best to use in a given case?'

Call on us. Our experience is at your service.

Carey Building Materials Asbestos Built-Up Roofs
Fiberock Asbestos Felts
Asfaltalate Shingles
Fibre Coating for Roofs
Linarite Expansion Joint
Asbestos Materials
Roll Roofs

Asphalt Built-Up Roofs Felter Asphalt Felts ock Asbestos Feits
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Roofings
85% Magnesia Pipe and Boiler Coverings
Carey Flexible Cement Roofing

Write or telephone. We guarantee satisfaction. AMERICAN INSULATION CO.



EXCLUSIVE DISTRIBUTORS OF CAREY PRODUCTS

ROBERTS AVENUE AND STOKLEY STREET PHILADELPHIA

Philadelphia Markets

GRAIN AND FLOUR

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FRESH FRUITS

VEGETABLES

BAR SILVER Commercial bar silver was quoted in New York today at \$1.12 an ounce, a decline of one cent. In London, the



NAGLE STEEL COMPANY STEEL PLATES AND SHEETS Pottstown, Pa. Phila. Office, 1411 Morris Bldg.

Chas. J. Webb & Co. Wool and Cotton Yarns

O. W. KETCHAM Architectural Terra Cotta, Bricks

Hollow Tile, Etc.



Heating, Ventilation and Exhaust Systems, Sheet-Metal Work, Safety Guards. Wayne Ave. & Berkley St., Philadelphia, Pa.

NEW YORK SHIPBUILDING CORPORATION

has steady work, good wages and excellent working conditions. There are openings in nearly all branches for skilled mechanics.

Apply Employment Department at the Yards Caraden, N. J.

GOSSIP OF THE STREET

FINANCIERS NOT TREATING STEEL STRIKE SERIOUSLY

Present Unsettlement in Industry Holding Back Big Rail Orders, Which, Schwab Says, Roads Need

IN MANY of the brokers' offices yesterday it was said that the situation in Boston was having more effect on the stock market than the threatened steel workers' strike. It was acknowledged that if serious disturbes occur again in Boston overnight the market will open considerably

As to the threatened steel strike, no one in the financial district seems to fear it. As one banker put it: "We are of the same opinion as the steel operators. We say if there is to be a strike let it come and let us have it over with.' It is this waiting to see what is going to happen that has got on all of our nerves; better get it over and get done with it and get down to real work that is needed so much, he said,

When speaking he showed a telegrom from a responsible concern, which said that Charles M. Schwab had said that 5,000,000 tons of steel would be needed during the coming year for rails and railroad equipment, and all that is holding the orders back is the unsettled conditions.

Some said it was injudicious of Mr. Schwah to make such a statement under present conditions, as it gave to the intending strikers and their leaders the information that steel is needed badly, and by striking now they can hold up matters until their demands are satisfied. A certain broker said that in the light of Mr. Schwab's statement the steel stocks were selling

But no one seems to treat the threatened steel workers' strike seriously. They are counting on the correctness of the statements of the operators that the number of unionized men in their employment is very and that many of them are not in favor of a strike at present and will defy their leaders when the time comes,

The news from Boston, however, is expected to be the determining factor in today's opening.

Big Demand for New Treasury Certificates Expected

It is the belief and hope of John H. Mason, president of the Commercial Trust Company and director general of war loans, that there will be a generous response on Monday, Tuesday and Wednesday next when the new six months and twelve months certificates of indebtedness are publicly offered. In speaking of the matter Mr. Masen emphasized the fact that in connection with these issues there will be no quotas assigned to any banks or any territory. Mr. Mason has evidently little faith in the quota plan, and past experience has proved that his position in this respect is correct, since the offering of certificates of indebtedness made without quota was oversubscribed in forty-eight hours by about \$70,000,000.

The preparations for such an issue of certificates as the coming one. he said, are enermous, and in the planning one important point was always kept in view by Secretary Glass and Assistant Secretary Leffingwell, namely the effect the sale of these certificates would have on the outstanding Liberty Bonds. Mr. Mason says the offering of these six and twelve months certificutes at 41, and 412 per cent will unquestionably reflect favorably on Lib

As far as the Victory Bonds are concerned, he said, the evidence is that they are taken care of by themselves, and the same is true of the Liberty 312 tax-free bonds; but the care of the Treasury Department is principally for the great mass of Liberty Bonds outside these two classes.

New York Central One-Year Refunding Notes

Many of the leading banking and investment housek in this city were without any particulars of the \$15,000,000 issue of one-year refunding notes of the New York Central Railroad Company, which were offered to the public on Wednesday in New York.

There was also a good deal of surprise manifested that Wednesday should have been selected to make the public issue, with the exchanges plosed and all New York en fete for General Pershing and the famous First Division.

It was pointed out, however, that the proposition was really a banking

operation, and it was believed would not affect the stock as there was no nerense of indebtedness against the system and as the proceeds of these betes are merely to refund an issue new almost due. It was said the notes are being offered at 995a. While the general im-

pression is that the notes will meet with a ready sale, any considerable oversubscription is not expected. One of the leading banking houses has orders for several hundred thousand dollars of these notes, and were among those who were surprised at hearing of their being offered yesterday in New York.

On the other hand, it was said that a large financial institution in this city owning \$60,000 of the maturing notes had decided to take cash. There were several financiers who said in their eninion many of the holders of the maturing notes would accept the new notes in exchange, as additional collateral has been placed behind the new issue.

There was a good deal of favorable comment over the collateral which it is said is behind the notes. From a reliable source it is said to be \$20,000,000 New York Central refunding and improvement 41s, series A-2013, and 75,000 shares Reading Railroad first preferred stock. The market value is said to be in excess of \$18,000,000.

Official Washington Too Busy to Read Speeches

In one of the banks yesterday there was some discussion about the peace treaty and the league of nations. A gentleman whose business takes him frequently to the nation's capital said he was surprised to find such a lot of discussion, sometimes with passion, over these two subjects, when he returned to this city. Why he said to Washington one hopes thing, more especially when visiting the departments. Heads of departments and others, he remarked, whom one would think are intensely inter-ested, being so near the center of discussion of these matters, apparently take no interest, and if asked if they had read such a senator's speech or the remarks of a certain leading representative, they plead ignorance. "Never read them," is the stereotyped answer. They have their own special business to attend to, he said, and that alone seems to interest them.

As for Shantung, he said, a mass of people don't know whether Ger-ty or China or Japan has it. This man said the lack of confidence in Japan abiding by her word as shown by certain parties is a shame, when recently Japan showed her faith in the United States by purchasing \$85,000,000 of our securities. Of course, it was to Japan's advantage to do so, he said, but she didn't have to.

Cummins Bill Has Few Friends in Financialdom

The Cummins railroad bill doesn't appear to have many friends in the financial district. One banker said the only thing he could say in favor of it is that it is better than the Plumb plan. The impresion gained from the pinions of financiers who had given the bill some attention was that they are heartily in favor of the objections to the bill raised by Thomas De Witt Cuyler, chairman of the Association of Railrond Executives.

A broker whose remarks are typical of those who expressed opinions on the matter said that Mr. Cuyler had put his finger on the weakest link on the matter said that Mr. Cuyler had put his finger on the weakest link in the whole chain of the Cummins plan. He said the idea in th Cummins bill that a railroad which was a good carner, either through good management or for some other reason, should give a part of its earnings to a less fortunate road might be good socialistic doctrine, but we haven't socialized

fortunate road might be good socialists querime, but we haven't socialized or nationalized our railroads yet.

There is, he said, little danger of the Cummins bill being passed as it stands, but if such were possible there would be some cheap railroad stocks on the market; and, he added, there are plenty on the market now that

BLACK SEA TRADE on the Black sea, declared the field is rich in possibilities for the sale of state of the Black SEA TRADE state of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the Black sea, declared the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in possibilities for the sale of the field is rich in URGES U. S. TO SEEK

American Business Men May the partitioning of Turkey, and also Block Bolshevism, Says **Business Expert**

Constantinople, Sept. 12 - (By A Corporation, who is visiting Constantic kinds. If the United States spent in Turkey and the countries bordering

THE BALDWIN ocomotive Works Steam and Gasoline LOCOMOTIVES Philadelphia, Pa.

JULIAN S. SIMSOHN For Technical Operation of Power Plants Water Purification Coal Analyses Combustion

"she will settle the disputes concerning will obtain in foreign commerce a gold mine, of which Constantinople will be merely a base for the Black sea country. "If the mandate is not accepted

quickly. Bulgaria will go Bolshevik, due to the present commercial blockade. P. :-H. M. Day, of New York, presi- is now instanced in the Black sea ports. Business is the cure for bolshevism. This dent of the American Foreign Trade which are clamoring for goods of all nople, in discussing trade possibilities half billion dollars on the mandate she would get it back many-fold. "If other nations are permitted to

grab up every corner of the globe and taise up tariff walls, we shall be frozen out. Mandate, or no mandate, I advise American business men to come to this field, which is the most fertile on "What is killing our trade is the

handbag salesman, whose firms do not onor orders because they change prices between the time of taking and receiving orders. Nondelivery and a disgruntled customer is the result."

Gold Withdrawn for Shipment New York, Sept. 12 .- Two hundred and fifty thousand dollars in gold has been withdrawn from New York depositories for shipment to foreign countries. Five thousand dollars in coin An Organization of

CHEMICAL ENGINEERS
For Technical Operation of Power Plants
Water Purification Coal Analyses
Combustion

E. Cor. Broad and Girard Ave.

E. Cor. Broad and Girard Ave.

E. Cor. Broad and Girard Ave.

BUSINESS NOTES

The Farmers' Protective League the American Cotton Association.

An American company with \$1,500, 000 capital has been incorporated in Kingston, Jamaica, to develop the tobacco trade. Large local companies facturers are scheduled to arrive in have been acquired, and the trade is New York today for the purpose of now virtually in the hands of the Amer-

eptember 10 received yesterday quoted inshui No. 1 at 2280 yen and Kansai ing to after-the-war production. Sinshui No. 1 at 2280 yen and Kaura.
No. 1 at 2300 yen, indictating that the
Japanese market is steady. Prices are
nominally unchanged, but it is possible
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Sheep and Wool Bureau, presenting arguments why the public should get beare buying virgin wool and getting manufacturing situation here is unof the raw material used in textiles is not virgin wool as the people believe.

The demand for finished linen goods making it difficult to supply the tember 15. wants of customers and prices are advancing daily. The greatest shortage is expected to occur next spring Ameran importers are said to be active in the Belfast market, but having delayed so long in placing orders are finding it difficult to get mills to accept commitments now. As a result they are declaring their intention of going back to cotton substitutes for the all-linen articles.

The British commission which recent visited Germany reported that one the chief features noted was the mount of rabbit skins they found in the process of upper stock. One prac leather dresser, says the Tanners' Conneil of America, reported that was astonished at the degree of exellence which had been attained in the finish of these goods, as some of the better grades of skins could be passed for glazed kid. The tanning of rabbit skins was due to the scarcity of other leather.

Resumption of trade and communications with Hungary has been thorized, according to a statement a with Hungary has been au public by the war trade board of the Department of State. Imports into the United States from Hungary may take place under general import license PPF No. 37, which has been revised and extended so as to permit importations of all commodities except those specifically numerated in paragraph 1, 2 and 4 of this ruling.

British manufacturers, according to the weekly letter issued by the Tanners' Council of America, are apparent making strenuous efforts to resum trade with Germany, and have established a Chamber of Commerce at Cologne, which has been formally recognized as the British Chamber of Commerce. It is affiliated with the Associated Chambers of Commerce of the United Kingdom. The aim of this association is to give advice and as-sistance to British subjects newcomers

to occupied Germany, and to voice the needs of British merchants.

xecutive board at Montgomery, Ala., India to all parts of the world except on exports of hides and skins.

Six prominent English cotton manuto draft resolutions of thanks to Mr. making a survey of industrial, manu- Exchange firm of Cox & Shaw, was facturing and merchandising problems elected to succeed Mr. Ely. He will Cablegrams from Yokohama dated in this country, especially those apply-

however, have shown no further easing. In a bulletin sent out by the National The action at Philadelphia Thursday among the members of the exchange.

Was unsatisfactory, withdrawals He was born in this city on January

Texas-Pacific Coal Pays Special New York, Sept. 12 .- The Texas Pacific Coal and Oil Company has de-clared a special dividend of \$11 a share, f all kinds is increasing in volume, clared a special dividend of \$11 a share coording to late reports from the Belin addition to the usual quarterly divifast linen manufacturing center in Ire-land. The shortage of flax and yarns

GEORGE W. ELY RESIGNS

Served as Secretary of New York Hides and skins may be shipped from Stock Exchange for Last 14 Years New York, Sept. 12. - George W. has fixed \$80 a ton as the price for enemy and Scandinavian countries, says Ely, who for almost fifty years has been cottonseed, and at the same time in a cablegram from the American consul identified with the New York Stock Exdersed the price of thirty-six cents a at Calcutta sent to the Department of change, either as a member or its secthe licensing system will not be imposed of the board of governors. The resignation was accepted with a vote of re-

> Ely for his long, successful service with the exchange. E. V. D. Cox, member of the Stock assume his new duties at once, as Mr. Ely requested that he be relieved as soon

as possible.

Mr. Ely became a member of the Stock Exchange in the year 1869. He left in 1898 and returned in 1905, when he was elected secretary, which posi-tion he has held for a continuous period slightly improved demand. Prices, of fourteen years. During his period of office he made many warm friends

hind a campaign for a "pure fabric law." It is asserted that "the people and prices are holding very firm. The cause of his advanced age Mr. Ely deare buying virgin wool and getting manufacturing situation here is uncided to retire from the exchange. During the Civil War he served as a captain with the Seventh Regiment. York, and had the distinction of being the youngest officer in the regiment.

Mr. Cox, his successor, floor member of the firm of Cox & Shaw, has been a member of the Stock Exchange since 1883. He has served as a member of the governors' committee, business committee, clearing house, quotation committee and the committee on securities.

SALE OF GOVERNMENT PROPERTY

THE UNITED STATES HOUSING CORPORATION OFFERS AN UNUSUAL OPPORTUNITY TO THE INVESTOR IN THE SALE OF THEIR UNFINISHED DEVELOPMENT NEAR NEW CASTLE, DEL.

This property is beautifully situated on the shore of the Delaware River, with view of Atlantic Ocean, is easily accessible to Philadelphia or Wilmington, Del., by water or rail. Electric railway through property.

An ideal location for permanent summer hotels and homes, amusement park or industrial establishment.

Real estate consists of eighteen acres of land. Permanent in provements consist of six dormitories, with a total of over four hundred single rooms, Central Dining Hall and Kitchen, Central Heating Plant, which are 35% to 85% complete. There are seventeen temporary buildings, consisting of office, warehouses and labor housing.

There is approximately sufficient material on the ground and in warehouses to complete the project. This consists of lumber, plumbing, electrical, heating, water and sewer, well and pumps, with 10,000-gallon storage tank and tower. Approximately \$370,000 had been expended on this property

when the armistice was signed and the work abandoned. Other information will be given upon application. Sealed bids will be received up to noon September 18th, 1919. Such bids should be marked "Sealed Bids for Sept. 18th," and

must be accompanied by cash or certified check for 5% of the amount The Corporation reserves the right to reject any or all bids.

Address SALES DEPARTMENT, U. S. HOUSING CORPORATION ROOM 303, HOMER BUILDING, WASHINGTON, D. C.

By order of the THE UNITED STATES OFFERS

Nitro, West Virginia, For Sale

BIDS TO BE OPENED SEPTEMBER 30, 1919

A complete, industrial community, embrac-ing 737 manufacturing buildings, housing accommodations for 20,000 persons and the utilities and civic improvements that consti-

tute the conveniences of a modern city.

LOCATED 16 miles northwest of Charleston, W. Va., on the main line of the Kanawha and Michigan Railway, and fronting three miles on the cast bank of the Kanawha river, a navigable stream that affords water com-

a navigable stream that affords water communication with world markets through the Great Lakes on the north and the Gulf of Mexico and the Panama Canal on the south. This is one of the world's largest SMOKE-LESS POWDER PLANTS, includes many manufacturing units, all of which may be converted readily to core sercial industries. The industrial community includes a SUL-PHURIC ACID PLANT, with a capacity of 700 tons per 24 hours; a NITRIC ACID PLANT, capacity 300 tons; a COTTON PURIFICATION PLANT, capacity 225 tons; nitrating, colloiding and drying plants; REFRIGERATING AND ICE PLANTS; a hox manufacturing plant; machine shop; thirty storage buildings; sixteen shipping houses, and numerous miscellaneous buildings.

The civic community embraces 1500 fur-

The civic community embraces 1500 furnished portable houses, 75 permanently constructed executive residences, hotels, boarding houses, dormitories, clubhouses, general and special stores, cafeteria, moving-picture houses, a 400-bed hospital erected under the

supervision of the Federal Public Health Service, a 24-room schoolhouse, a police station, bank and administrative buildings.

The utilities include a power plant equipped to furnish light and supply motive power. A transportation system, equipped with steam and storage battery locomotives, and consisting of 18 miles of permanent, broad-gauge and 19 miles of parrow-gauge railways ties the 19 miles of permanent, broad-gauge and 19 miles of narrow-gauge railways, ties the industrial area together. A modern telephone system provides interplant and residential communication. Sewerage and water systems safeguard the health of the community and provide protection against fire. A pitch-surfaced macadam road extends through the

Nitro is in the center of a region rich in natural resources. Surrounding coal fields supply the highest grade of steam and coking coal. Natural gas is available from wells located in the immediate vicinity. A high-grade crude petroleum is produced in this territory.

Labor skilled in iron, steel, chemical, glass and kindred industries can be recruited from sections of West Virginia immediately surrounding Nitro.

The United States recommends that parties in the control of this project.

interested in particular units of this project associate themselves for the purpose of submitting a bid for the entire property. To facilitate such bidding, government agents will put interested parties in touch with each other.

Property to Be Sold Includes a Complete Manufacturing Community, the Various Units of Which Are Readily Adaptable for Use in Various Lines of Industries

Scaled proposals will be received at the office of I. H. FRANCIS, CHAIRMAN OF THE ORDNANCE DISTRICT SALVAGE BOARD, 1710 MARKET STREET, PHILADELPHIA. PA., until 12:00 o'clock noon, September 30, 1919, at which time they will be publicly opened and read, for the purchase of the United States Government Explosives Plant "C," located at Nitro, West Virginia, which was constructed by the United States for the manufacture of smokeless powder. Proposals must be for the purchase, either for cash or for part cash and part deferred payments amply secured, and must cover all right, title and interest of the United States in all real and interest of the United States in all real

estate appertaining to this plant and all equipment, fixtures and personal property thereon and thereunto belonging, except that title to certain fixtures and personal property is reserved to the United States, information regarding which will be furnished prospective bidders on request. All proposals are to be accompanied by a money deposit in the form of a certified check made payable to the Treasurer of the United States in the amount of \$500,000. The United States reserves the right to reject any or all bids and to accept that bid which it is deemed will best serve the interests of the United States.

There is included in the property to be sold the following: 1800 acres of land, more or less; a SULPHURIC ACID PLANT in seven units with a rated capacity of 700 tons per twenty-four hours; a NITRIC ACID PLANT in four units designed to deliver 300 tons of nitric acid per day; a COTTON PURIFICATION PLANT of standard pulp mill design in four units with a capacity of 225 tons per day, adaptable to the manufacture of wood as well as cotton pulp; Nitrating, Celloiding and Drying units; a large machine shop; a power plant of 35,000 rated boiler horsepower; a water system with a capacity of 60,000,000 gallons per twenty-four hours, including a purification works, sixty miles of distributing system and appurtenances; sewer, power and lighting facilities; a plant railway system, including

rolling stock; a box factory; a civic development comprised of houses for 20,000 persons; stores, school, hotel, 400-bed hospital, milk plant, laundry and ice plant.

The plant is located on a navigable river and on the lines of the Kanawha and Michigan Railway, and is in the natural gas and coal belt. There are large stocks of mechanical supplies, chemicals and commissary supplies and a river fleet consisting of a steamer, derrick boat, barges, etc.

INFORMATION CONCERNING THE PLANT AND FACILITIES and TERMS AND CONDITIONS OF THE SALE may be obtained upon application to L. H. Francis, Chairman, Ordinance District Salvage Board, 1710 Market Street, Philadelphia, Pa., or to the Officer in Charge of the Plant at Nitro, W. Va.